

WHAT IS CLAIMED IS:

1. A method of correlating magnetic ink character recognition (MICR) data with related check transaction data, the method comprising:

receiving over a network check MICR data for a first check drafted by a first customer, the MICR data including an account number corresponding to the customer's checking account;

receiving over the network the customer's driver license data in association with the check MICR data;

storing in computer readable memory the check MICR data in association with the driver license number in a first database record;

electronically submitting the first check for settlement, the submission including at least a portion of the check MICR data;

receiving a communication indicating that the first check failed to clear at least in part because there are insufficient funds in the customer's account, the communication including at least the account number;

locating the first database record using the account number as at least a portion of a search key;

reading the driver's license data from the first database record; and

transmitting at least a portion of the driver license data to a first recipient.

2. The method as defined in Claim 1, wherein the driver license data includes a driver license number.

3. The method as defined in Claim 1, wherein the driver license data includes an address associated with the customer.

4. The method as defined in Claim 1, wherein the search key includes at least the account number and a routing number.

5. The method as defined in Claim 1, further comprising:

locating a second database record using at least a portion of the driver license data as a as at least a portion of a search key;

reading the second database record; and

transmitting at least a portion of the second database record to the first recipient.

6. The method as defined in Claim 1, further comprising:
locating a second database record using at least the account number;
reading the second database record; and
transmitting at least a portion of the second database record to the first recipient.

7. The method as defined in Claim 1, wherein the further comprising:
storing a merchant identifier in the first database record; and
transmitting the merchant identifier to the first recipient.

8. The method as defined in Claim 1, further comprising locating the first customer based at least in part on the portion of the driver license data transmitted to the first recipient.

9. A method of locating information related to a check transaction customer, the method comprising:

receiving a communication indicating that a first check transaction initiated by a customer failed to clear at least in part because there are insufficient funds in an account on which the check transaction is drawn, the communication including at least an identifier;

locating a first transaction record using the identifier, the first transaction record including transaction information related to the first check transaction, the transaction information including at least a first separate customer identifier;

reading at least the first separate customer identifier from the first transaction record; and

transmitting at least a portion of the first separate customer identifier to a first recipient.

10. The method as defined in Claim 9, wherein the customer is contacted based at least in part on the portion of the first separate customer identifier.

11. The method as defined in Claim 9, wherein the identifier is a checking account number.

12. The method as defined in Claim 9, wherein the first separate customer identifier includes information from a license.

13. The method as defined in Claim 9, wherein the first recipient is a merchant who is the designated payee with respect to the first check transaction.

14. The method as defined in Claim 9, wherein the first recipient is a guarantor of payment with respect to the first check transaction.

15. The method as defined in Claim 9, wherein the first transaction record further includes a check transaction amount.

16. The method as defined in Claim 9, wherein the first transaction record further includes a merchant identifier that identifies to whom a check used in the first check transaction was drawn to.

17. The method as defined in Claim 9, wherein the first check transaction is performed using a check card.

18. The method as defined in Claim 9, wherein the first check transaction is performed using a paper check.

19. The method as defined in Claim 9, wherein the first check transaction is performed using an electronic check.

20. A method of locating information related to a check user, the method comprising:

receiving a communication indicating that a first check drawn on a first account by a user failed to clear, the communication including at least account information;

locating a first record using the identifier, the first record including transaction information related to the first check, the transaction information including a first personal identifier for the user;

reading at least the first personal identifier from the first record; and

providing information related to the first personal identifier to a first recipient.

21. The method as defined in Claim 20, wherein the check includes MICR data.

22. The method as defined in Claim 20, wherein the check is in the form of a check card that includes a magnetic stripe that stores an account number.

23. The method as defined in Claim 20, wherein the check is in the form of a check card that includes a bar code that stores an account number.

24. The method as defined in Claim 20, wherein at least a portion of the account information was optically read from the check.

25. The method as defined in Claim 20, wherein at least a portion of the account information was manually entered by a point of sale terminal operator.

26. An apparatus for locating information related to a check drafter, the apparatus comprising:

a first instruction stored in computer readable memory, the first instruction configured to receive a communication indicating that a first check drawn on a first account was not honored, the communication including at least an identifier;

a second instruction stored in computer readable memory, the second instruction configured to locate, using the identifier, a first database record, the first database record including transaction information related to the first check, the transaction information including personal identification information for the drafter of the first check;

a third instruction stored in computer readable memory, the third instruction configured to read at least a portion of the personal identification information from the first database record; and

a fourth instruction stored in computer readable memory, the fourth instruction configured to provide at least the portion of the personal identification information to a first recipient.

27. The apparatus as defined in Claim 26, further comprising:

storing a merchant identifier in the first database record; and
transmitting the merchant identifier to the first recipient.

28. The apparatus as defined in Claim 26, wherein the check is in the form of an electronic check.

29. The apparatus as defined in Claim 26, wherein the check is in the form of a check card.

30. The apparatus as defined in Claim 26, wherein the check is in the form of a paper check.

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